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AMADOR CITY HOUSING ELEMENT UPDATE

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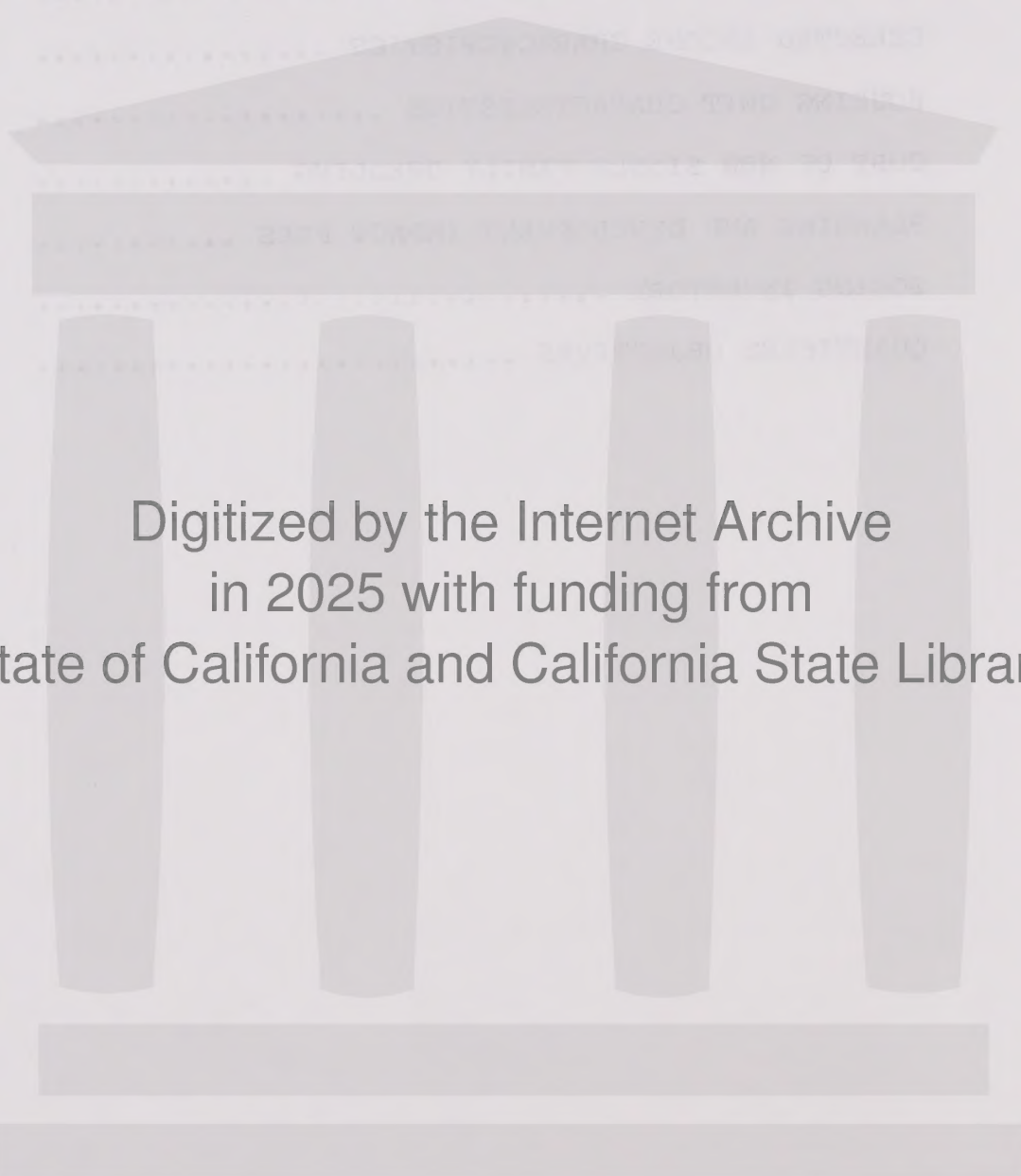
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I. INTRODUCTION

The Housing Element is a State mandated element of the Amador City General Plan intended to guide development of housing in the City. There are four main components to the Housing Element including an assessment of housing needs in the City; an inventory of housing resources and constraints relevant to meeting those needs; a statement of goals, quantified objectives and policies; and a housing program. The assessment of housing needs includes such information as an analysis of population and employment trends, and an analysis of current household characteristics including level of payment compared to ability to pay and overcrowding. The inventory of housing resources and constraints includes an inventory of land suitable for residential development as well as an analysis of housing development constraints such as local fees, land use controls, the price of land and construction costs. The statement of goals, quantified objectives and policies provides the City guidance in meeting the needs and is directed at maintenance, preservation, improvement and development of housing. The housing program is a 5 year schedule of actions which the City should undertake to implement the policies and achieve the goals and objectives of the housing element.

A. Requirement for Housing Element Update

Section 65588 of the California Government Code requires that local governments shall review their general plan housing elements "as frequently as appropriate to evaluate the following:

- (1) The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal.
- (2) The effectiveness of the housing element in attainment of the community's housing goals and objectives.
- (3) The progress of the city, county, or city and county in implementation of the housing element."

B. Public Participation

Public involvement with the City's housing program is encouraged. Citizens may write or bring comments to the City Council at their regular meetings. This housing element and its related environmental review documents was made available for review from the City Clerk and public hearings were held for public comment. Notice of the document and public hearings to consider the document was posted in three public places in the City.

C. Consistency With Other General Plan Elements

The goals, policies and implementation measures of this document have been compared with other elements of the Amador City General Plan and are considered consistent with those elements.

The present study is a descriptive analysis of the social structure of the city of New York. It is based on a survey of the city's population, which was conducted in 1950. The survey was designed to provide information on the city's social structure, including its population, its economy, its culture, and its politics. The survey was conducted by the Social Science Research Council, which is a non-profit organization that is dedicated to the study of social science. The survey was conducted in a systematic and scientific manner, and its results are presented in this report. The report is divided into two main parts: a description of the city's social structure, and an analysis of the city's social structure. The description of the city's social structure is based on the survey data, and the analysis of the city's social structure is based on the survey data and on the author's own research. The report is intended to provide information on the city's social structure, and to provide a basis for further research on the city's social structure.

2. Description of the city's social structure

The city of New York is a large and diverse city, with a population of over 10 million people. It is a city of many different ethnic groups, and it is a city of many different social classes. The city's social structure is complex and diverse, and it is a city that is constantly changing. The city's social structure is based on a number of factors, including its population, its economy, its culture, and its politics. The city's social structure is a reflection of the city's history, and it is a reflection of the city's future.

The city's population is one of the largest in the world, and it is a population that is constantly growing. The city's population is made up of people from many different ethnic groups, and it is a population that is very diverse. The city's population is a reflection of the city's history, and it is a reflection of the city's future.

The city's economy is one of the largest in the world, and it is a economy that is constantly growing. The city's economy is made up of many different industries, and it is a economy that is very diverse. The city's economy is a reflection of the city's history, and it is a reflection of the city's future.

The city's culture is one of the largest in the world, and it is a culture that is constantly growing. The city's culture is made up of many different arts and sciences, and it is a culture that is very diverse. The city's culture is a reflection of the city's history, and it is a reflection of the city's future.

3. Analysis of the city's social structure

The city's social structure is a reflection of the city's history, and it is a reflection of the city's future. The city's social structure is based on a number of factors, including its population, its economy, its culture, and its politics. The city's social structure is a complex and diverse system, and it is a system that is constantly changing. The city's social structure is a reflection of the city's history, and it is a reflection of the city's future.

4. Conclusion

The city of New York is a large and diverse city, with a population of over 10 million people. It is a city of many different ethnic groups, and it is a city of many different social classes. The city's social structure is complex and diverse, and it is a city that is constantly changing. The city's social structure is based on a number of factors, including its population, its economy, its culture, and its politics. The city's social structure is a reflection of the city's history, and it is a reflection of the city's future.

II. ACCOMPLISHMENT OF PREVIOUS HOUSING ELEMENT PROGRAMS

The measure of effectiveness of the housing element in attainment of the community's housing goals and policies is in how well the element guides the decisionmaker and staff in the development of housing programs. Despite staff and resource constraints of a city the size of Amador City, some progress has been made in accomplishing programs of the 1986 Housing Element. The programs and process in accomplishment of them are discussed below.

A. Previous Programs

1. Identification of Adequate Sites

- a. Program - The General Plan Land Use Map designates land for long term development, including for housing development. The map will be kept up to date in order to reflect changing needs and conditions. Implemented as a continuous program by the Consulting Planner and City Council.

Progress - Attempts are made by the City to update the Land Use Map as needed.

- b. Program - Amendment to the City's zoning ordinance will be provided in order to maintain the required consistency between the general plan and zoning. Implemented as a continuous program by the Consulting Planner and City Council.

Progress - Amendments are made to the zoning ordinance as needed and as funding is available.

- c. Program - The City's zoning includes provisions for planned developments which serve to maximize the use of the land. The City will continue to use this zoning tool where applicable and appropriate. Implemented as a continuous program by the Consulting Planner and City Council.

Progress - No projects have been proposed since 1986 which could utilize the planned development zoning.

2. Assist in the Development of Housing for Low and Moderate Income Households

- a. Program - Recognizing the reductions that have been made to public funds (federal and state) available for housing the City sees

the need for a coordinated effort to make such funding available to residents. The City, lacking a full time staff to do this, will look to the Central Sierra Planning Council's staff and/or the staff of the Department of Housing and Community Development, for assistance in implementation of the CDBG program, FmHA 502 Homeownership program and FmHA Rehabilitation Programs as needed and available.

Progress - The City has not pursued use of CDBG grants for rehabilitation since 1985. CSPC no longer provides loan packaging for the FmHA 502 or 504 programs.

Constraints - According to a City Councilperson, one reason that the City has not applied for CDBG funding is that the City lacks initial funding needed to pursue grant funding.

3. Removal of Government Constraints

- a. Program - The City will periodically review and update the general plan in order to keep abreast of changing needs and conditions in the area. Implemented on a continuous basis by the Consulting Planner and City Council.

Progress - Amendments are made to the general plan as needed and as funding is available.

- b. Program - The City will maintain its zoning ordinance consistent with the general plan so that housing opportunities for all income groups remain available. Implemented on a continuous basis by the Consulting Planner and City Council.

Progress - Amendments are made to the zoning ordinance as needed and as funding is available.

- c. Program - The City will periodically review its development fees so that they represent a fair charge for review and processing of applications, with any action to be taken by the City Council.

Progress - Done on an on-going basis.

4. Conservation and Improvement of the Existing Affordable Housing Stock

- a. Program - Energy conservation and weatherization activities are implemented locally by the Amador- Tuolumne Community Action Agency (A-TCAA). Originally implemented by CSPC, such activities have been occurring in the area since 1976. The City encourages that such activities continue so that the existing housing stock can be maintained.

Progress - Between 1986 and 1990 the A-TCAA weatherized 1,015 units in Amador County.

- b. Program - The City has adopted and implements the Uniform Building Code (UBC). It is the City's intent to enforce the provisions of the UBC for the purpose of setting a consistent standard for residential renovation. Implemented on a continuous basis by the Consulting Planner and City Council.

Progress - Done on an on-going basis.

- c. Program - The City will continue in its support of the use of the 502 and 504 programs in the City. (See program and progress for Policy 2 above.)

- d. Program - HUD Section 8 Program. This provides rental assistance to qualifying lower income households. Tenants pay 25% of their income toward rent, the program pays the balance. CSPC implements this program locally on behalf of its member agencies. A major problem with the program is that there are not enough Section 8 "certificates" allocated to the area in order to meet the demand. Consequently, there is a long waiting list for participation in the program.

Progress - Although there are currently no City residents who use Section 8 certificates, the program continues to be administered by the Central Sierra Planning Council on behalf of the City.

- e. Program - As part of a previous CDBG application to the State, the City included a component for rehabilitation of deteriorated or dilapidated housing units located within a

defined target area. Consideration of housing rehab components will be reserved for future CDBG applications submitted by the City Council.

Progress - Full payback of loans initiated under the CDBG program is not expected until 2008.

5. Promotion of Equal Housing Opportunity

- a. Program - The Amador-Tuolumne Community Action Agency (A-TCAA) has been designated as the Fair Housing Authority for Amador County, including the City. Any complaints presented to the City relating to fair or equal housing issues are to be automatically referred to A-TCAA.

Progress - Done on an on-going basis.

B. Progress in Meeting Construction Needs

Despite the accomplishments of the programs of the 1986 Housing Element, the City's construction needs for housing affordable to lower income households were not met. Based on the Central Sierra Area Housing Needs Plan, the 1986 element projected a need of 9 new construction sites between 1/1/85 and 7/1/92. Three (3) of the sites were to be for units affordable to very low income households, two (2) affordable to other low income households, three (3) available to moderate income households and one (1) affordable to above moderate income households. Since 1986 twelve housing units were constructed in Amador City. Four (4) of these units were apartments affordable to moderate income households. The other eight (8) units were single family residences affordable to moderate and above moderate income households.

One reason that lower income units have not been built in Amador City may be cost of land. According to the California Rural Housing Corporation, their agency considered developing self-help housing in Amador County but was unable to find affordable land to make such a project feasible.

III. SELECTED POPULATION CHARACTERISTICS

A. Analysis of Population

According to the 1990 Census, the 1990 population of Amador City was 196 persons. As shown in Table 1, the City grew by 44% from April 1, 1980 (136 persons) to April 1, 1990, or at an average rate of approximately 4.4% per year. This is much more growth than was anticipated in the 1986 element which projected a 1.5% per year growth rate between 1985 and 1992.

Based upon DOF population projections, the City is expected to grow 3.0% annually or to 240 by 1997.

In 1990, 9.1% of the City's population was 65 years of age or older. This is a decrease from the 1980 percentage which showed 14%. In comparison, the percentage of the persons 0-4 years old and 18-64 years old increased as shown in Table 1. It is estimated there will be 22 seniors in the City by 1997.

There are no exact figures to indicate the number of handicapped residents in Amador City. The State Department of Rehabilitation estimated there were 699 persons in Amador County in 1989 who were either blind, deaf or physically immobile.* This figure is the same as the Department's estimate in 1985, suggesting there has been no increase in this population group since then. Assuming Amador City has a proportionate share of the County's handicapped, it can be estimated there were 5 physically handicapped persons in the City in 1989.

Table 1 shows ethnic minorities make up 4% of the City's population.

According to the Amador City, City Clerk, there are no known homeless persons or families living in the City.

B. Analysis of Household Characteristics

The 1990 Census indicates that the number of households in Amador City increased 23% from 64 in 1980 to 79 in 1990. The number of persons per household also increased from 2.13 to 2.48. According to the Central Sierra Area Housing Needs Plan the number of households in the City is projected to increase to 96 by 1997 (see Table 2).

*Glenda Tracy, Amador County Mental Health Department, personal communication, August 16, 1991.

TABLE 1 - POPULATION CHARACTERISTICS

<u>Size of Population</u>	<u>1980 Census</u>	<u>1990 Census</u>	<u>7/1/97</u>
Population	136	196	240
<u>Age of the Population</u>			
0 - 4	9 (6.6%)	18 (9.2%)	22 (9.2%)
5 - 17	28 (20.6%)	32 (16.3%)	39 (16.3%)
18 - 64	80 (58.8%)	128 (65.3%)	157 (65.3%)
65+	19 (14.0%)	18 (9.1%)	22 (9.1%)
<u>Ethnic Composition</u>			
White	133 (97.88%)	188 (96.0%)	230 (96.0%)
Black	0	2 (1.0%)	2 (1.0%)
Asian	0	0	0
American Indian, Eskimo or Aleut	0	2 (1.0%)	2 (1.0%)
Other	0	4 (2.0%)	5 (2.0%)
Handicapped (work disabled)	2 (1.5%)	3 (1.5%)	4 (1.5%)

Sources: 1980 and 1990 Census of the Population; Central Sierra Planning Council projections.

In 1990 there were 15 households in Amador City which were headed by persons over 65 years of age (19%). Approximately 93% of these persons owned their home and 7% (1) were renters. Based on the 1980 Census, it is estimated that none of these households have income below the poverty level.*

There are no exact figures to indicate the number of handicapped households in Amador City. According to the Valley Mountain Regional Center there are currently no households in the City of Amador City containing developmentally disabled persons.**

Households headed by persons of ethnic minority made up less than 4% (3) of the City's population. Female headed households with no spouse but with children totaled 8 and made up 10% of the 1990 household population. It is estimated that only one of these households is living below the poverty level.*

Table 2 indicates that there were 3 large households in the City in 1990 (defined as having more than five persons per housing unit). One of these households was owner occupied and two were renter occupied. There were also 4 overcrowded households in the City (defined as more than 1.01 person per room; kitchen, bathrooms, halls, utility rooms not included), which is an increase of 3 households from 1980. All 4 of the overcrowded households were renter occupied.

According to the Amador County Department of Agriculture there are approximately 210 farm workers in Amador County.** None of these workers are expected to reside in Amador City.

*1980 Census percentages applied to number of households in 1990 Census.

**Rebecca Pauley, Valley Mountain Regional Center, San Andreas, CA, personal communication, September 23, 1991.

***Dave Thompson, Amador County Agricultural Commissioner, Jackson, CA, personal communication, August 1, 1991

TABLE 2 - HOUSEHOLD CHARACTERISTICS

	<u>1980 Census</u>	<u>1990 Census</u>	<u>Projections 7/1/97</u>
Households - 1980 Census	64	79	96
Average Household Size	2.13	2.48	
Large Households (more than 5 persons per housing unit)	5 (8%)	3 (4%)	4 (4%)
Elderly Households	14 (22%)	15 (19%)	18 (19%)
Female Headed Households (female householder, no spouse, w/children)	1 (2%)	8 (10%)	10 (10%)
below poverty	1 (2%)	1 (2%)	2 (2%)
Households Overpaying for Housing	30 (47%)	37 (47%)	45 (47%)
Overcrowded (more than 1.01 persons per room)	1 (2%)	4 (5%)	5 (5%)
Handicapped (with work disabilities)	2 (3%)	2 (3%)	3 (3%)

Sources: 1990 Census of the Population; 1991 Central Sierra
Planning Area Housing Needs Plan

IV. ECONOMIC CHARACTERISTICS

A. Household Income

The median household income for Amador County was estimated to be \$27,737 for 1991. This is 23% less than the estimated State median household income of \$36,172 for 1991.*

The Central Sierra Planning Council was required by State law to prepare a regional housing needs plan that would allocate to each locality in the Central Sierra region a share of the projected housing needs for all persons at all income levels. State law further requires that each locality plan show, through its housing element, how the local need will be met.

Table 3 shows total current and projected household populations for Amador City divided into four major income groups. The table also shows the number of new housing units that will be necessary to house new households in each income category by July 1997. The number of housing units needed slightly exceeds the number of new households anticipated. This is because an allowance is made for second homes, homes that may become destroyed, and for a certain percentage of homes that will be on the market and therefore temporarily vacated.

B. Households Overpaying for Housing

Using 25% of the gross rent as an estimate of affordable housing costs and based on the 1980 Census, it is estimated that 37 households in Amador City were overpaying for housing in 1990 (47%). Twelve of these households were rental units and 25 were owner units. Of these, 8 were low income households overpaying for rental units and 17 were low income households overpaying for owner units.

C. Economic Trends and Employment Opportunities**

According to the California Employment Development Department the annual average civilian labor force in Amador County was 11,125 in 1990, up 2,350 persons from a 1985 annual average of 8,775. Wage and salary employment increased 39% between 1985 and 1990 whereas households population increased approximately 16%. The unemployment rate, which was 6.2% in 1987, climbed to 6.7% in 1988, dropped to 5.9% in 1989 and 5.6% in 1990.

*Don Crow, California Department of Housing and Community Development, personal communication, August 1991.

**State of California Employment Development Department, Annual Planning Information: Amador County, June 1991.

TABLE 3
SELECTED INCOME CHARACTERISTICS
AMADOR CITY

Income Group Classifications # of households earning:	Estimated Total # of Households		Increase in # of House- holds 1/90 to <u>7/97</u>	New Const. Needed <u>7/97</u>
	<u>1990</u>	<u>7/97</u>		
Less than 50% of county median (very low)	23	31	8	9
Between 50% & 80% of County median (other low)	17	23	6	7
Between 80% & 120% of County median (moderate)	26	34	8	10
More than 120% of County median (above moderate)	12	16	4	5
TOTAL	78	104	26	31

Central Sierra Planning Council, "Central Sierra Planning Area Housing Needs Plan", July, 1991. Household figures shown in plan were based on the 1990 Department of Finance household estimate of 78 which is slightly lower than the 1990 Census household count of 79.

The economy in Amador County is expected to expand through 1996 due to the County's projected population growth, close proximity to the Sacramento area, the region's more affordable housing and tourism. The California Employment Development Department estimates that employment will increase by 22.9% by 1996, creating approximately 1800 new jobs. More than half of these jobs are expected to be in the services and government sectors due to demand created from anticipated increases in population growth.

V. SELECTED HOUSING CHARACTERISTICS

A. Total Housing Units, Type and Tenure

According to the 1990 Census, there were 87 housing units in Amador City in 1990. Approximately 54% (47) were owner occupied, 37% (32) were renter occupied and 9% (8) were vacant.

As shown in Table 4, 74 of the 87 housing units in Amador City in 1990 were single family residences (85%). Another 9 units (10%) were multi-family units and 2 (2%) were mobilehomes.

Elderly persons made up 18% (14) of the City's homeowners and 10% (1) of the renters. It is assumed that many of the City's low income households are among the other renters because they cannot afford to own a home.

B. Housing Age and Condition

A citywide survey of housing conditions conducted in December 1982 indicated that there were 26 housing units (35.6%) in need of rehabilitation and 5 units (6.9%) needing replacement.* Approximately 20 homes were rehabilitated between 1983 and 1985 using CDBG fundings.

If the percentages of the 1982 survey are applied to the number of housing units in 1990 and the 20 homes rehabilitated between 1984-1987 are subtracted, it is estimated that there were 11 homes in need of rehabilitation and 6 homes in need of replacement in 1990.

*1983 City of Amador City Housing Element.

TABLE 4
HOUSING UNIT CHARACTERISTICS

	<u>1980</u> <u>Census</u>	<u>1985</u> <u>DOF</u>	<u>1990</u> <u>Census</u>
Total Housing Units	73	79	87
Tenure			
Owner Occupied	40	43	47
Renter Occupied	17	18	32
Vacant	16	17	8
For Sale	2	N/A	0
For Rent	1	N/A	1
Other	13	N/A	7
Structure Type			
Single Family Dwelling	73	73	74*
2 - 4 units per structure	0	0	9*
5 or more units per structure	3	2	0
Mobilehomes	0	0	2

Sources: 1980 and 1990 Census of the Population; Department of Finance Controlled County Population Estimates for 1/1/85

*A land use inventory conducted in the City in December 1988 indicated that there were 82 single family dwellings and one multifamily complex with 4 units in the City.

VI. HOUSING NEEDS

A. New Construction Need

The Central Sierra Planning Area Housing Needs Plan indicates that as of January 1, 1990, 31 new housing units need to be constructed in Amador City by July 1997 (see Table 3). Of these, 9 units need to be affordable to very low income persons, 7 units need to be affordable to other low income persons, 10 units need to be affordable to moderate income persons and 5 units need to be affordable to above moderate income persons.

Approximately 16 units within the new construction need should be owner occupied units. Approximately 15 units should be renter occupied and at least 4 of the 15 renter occupied should be multi-family rental units.

B. Housing Needs for Special Groups

Special needs groups are those households which need special consideration because they tend to have lower incomes and/or special needs which are often unserved in most housing markets. These special needs groups usually include elderly households, handicapped households, single parent households, large households and the homeless. Projected needs of these groups is discussed below. Overall, these needs groups represent only 11% (11) of 96 total households projected for 1997.

Table 2, Household Characteristics, shows the households in each special needs group including senior, handicapped, overcrowded, female headed w/children and low income households. Projected housing needs of these groups by 1997 are summarized in Table 8 in Section XI.

Senior households with very low or low income usually need housing which is accessible and close to goods and services. Lower income seniors which own older housing may also need assistance to rehabilitate their homes. Based on the 1980 Census, it is estimated that there are no lower income seniors currently living in the City. Also the decline in number of senior households from 1980 to 1990 (from 22% to 19%) as shown in Table 2 indicates that there will probably not be a housing need for this group in 1997.

Housing needs of handicapped or disabled persons vary widely depending on what type of disability or handicap the individual has. Generally, housing for this special needs group should be affordable, accessible, and located where goods and services can most easily be obtained. Individuals with handicaps that do not allow independent living may need to live in a group home.

Based upon 1980 percentages an estimated 3 households in 1997 are expected to have trouble affording housing due to a long term work disability. Using the assumption that at least two

of these households are senior headed households, one unit, should be constructed for low income households with one or more severely disabled persons.

Single parent households with children have a greater need for child care and easy access to transportation and services, and are more often lower income than are two parent households. The 1980 Census indicated that 2% (1) of the households in 1980 were female headed households with children living below the poverty level. If this percentage (2%) is applied to the number of households projected for 1997 (96), it is estimated that there will be 2 female headed households with children in 1997 living below the poverty level. Therefore, two units meeting the needs of female headed family households will be needed by 1997. No information was available on single male headed households with children living below poverty level.

The number of large housing units (4 bedrooms or larger) that will be needed by 1997 is 8. This number was calculated by adding the number of overcrowded housing units in 1990 (4) to the number of new large households expected to be in the City by 1997 ($4\% \times 96 = 4$). The needs of large households are primarily for larger housing units and may be a problem for lower income households. As shown in Section III, all of the overcrowded households in 1990 were renter occupied. Section VII which addresses affordability indicates that lower income households cannot even afford two bedroom rentals at current rental rates. Section VII also indicated that there may be a shortage of larger unit rentals.

Emergency housing for the homeless in Amador County is provided at an emergency shelter located in Jackson. The shelter has a capacity of 22 persons which has never been exceeded. The Salvation Army also has limited funding available to provide temporary accommodations in emergency situations.

VII. CONSTRAINTS ON HOUSING

A. Non-governmental Constraints

1. Availability of Housing

In 1990 none of the City's owner occupied year round housing stock was available for sale. Approximately 3% of renter units (1 unit) were available for rent. The State Department of Housing and Community Development recommends that a healthy housing market should have at least 2% of its owner units for sale and 6% of its renter units available for rent.

2. Affordability

According to a local realtor the Amador County multiple listing service indicates that the average price paid for a three bedroom home in Amador County in March-August 1991 was approximately \$163,000. The required monthly payment for a 30

year conventional loan at 9.125% interest and 20% down for such a home would be approximately \$1,263 per month (including taxes and insurance). If 25% of gross income is used as a determinant of affordable housing costs, only a household of four earning at least \$61,000 per year, above moderate income, would easily afford such a home.

As the City's low (3%) rental vacancy rate indicates, rental housing in the City of Amador City appears difficult to find. During the months of August and September of 1991 only 2 rental units were advertised in a local paper as available for rent. Both of these units were two bedroom renting for \$600 per month and \$650 per month.

Only households earning more than \$28,800 per year, moderate income households, could easily afford the advertised 2 bedroom units.

3. Cost of Land For Sale

According to a local realtor the average cost of a residential lot in Amador County in August 1991 was \$52,573. There have been no recent subdivisions in the City to determine what the cost of a newly developed lot would be. Table 5 shows the estimated cost factors for development of a 123 unit development in the unincorporated County adjusted for Amador City. The largest parcel currently in the City, though, with zoning for residential use is only 8 acres in size, providing a potential for approximately 24 new lots, if subdivided. It is expected that if any new lots were created in the City, they would sell for \$55,000 to \$65,000, which is the market price for the unincorporated County.

4. Cost of New Home Construction

As shown in Table 5, the minimum cost of constructing a 1600 square foot 3 bedroom home in Amador City is approximately \$109,500. This figure includes building costs, grading and site preparation, school and building permit fees, and miscellaneous related costs. If this figure is added to the estimated cost of a new residential lot (\$55,000), the total cost to build a new home on a lot is approximately \$162,000.

5. Financing

New home financing costs have dropped in recent years. Financing costs, though, are still the biggest portion of total new home costs, more than doubling the original cost of a home in thirty years.

TABLE 5

EXAMPLE PROJECT
COST OF NEW SINGLE FAMILY DWELLING*

<u>COMPONENT</u>	<u>TOTAL COST</u>	<u>PER UNIT COST</u>
<u>Land Cost, Financing and Preliminary Planning</u>	(123 lots, 1/3 to 1 acre in size)	
Land Cost (150 ac.)	\$1,599,000	
Preliminary planning engineering	60,000	
Financing costs	<u>504,300</u>	
	\$2,163,300	
<u>Land Development</u>		
Street work	\$ 350,000	
Hwy 49 improvements	80,000	
A.C.W.A. water part. fee	236,160	
Grading	100,000	
Storm drain	65,000	
Sewer	375,000	
Water	200,000	
Electrical	200,000	
Misc.	100,000	
Engineering @ \$1000/lot	120,000	
Contingencies @ 10% of hard costs	<u>182,616</u>	
	\$2,008,776	
Points @ 1.5%	30,132	
Interest reserve--18%	<u>361,580</u>	
TOTAL	\$2,400,408	
<u>Total Land and Development Costs (Developer's Cost)</u>	\$4,563,788/123 =	\$ <u>37,100</u>
<u>Sales Price per lot (current market prices)</u>		\$ 55,000 to 65,000**

*This information has been derived from the draft 1992 Amador County Housing Element and the fees have been modified for Amador City. It should be noted that there is currently not enough areas in the City zoned for residential use which would accommodate this size of project.

**Based on sales price of a new lot in the unincorporated County.

TABLE 5 - Cont.

EXAMPLE PROJECT
COST OF NEW SINGLE FAMILY DWELLING*

<u>COMPONENT</u>	<u>TOTAL COST</u>	<u>PER UNIT COST</u>
<u>Sales Price per lot (current market prices)</u>		\$ 55,000 to 65,000
<u>Home Construction (1600 sq. ft. home)</u>		
Facilities participation fee		\$ 450
A.C.W.A. meter set fee		530
School impact fee		2,528
Grading and site preparation		5,000
Estimated cost for a 1600 sq.ft., 3 bedroom home at \$60/sq. ft.		96,000
Misc.--permits, landscaping, etc. _____		<u>5,000</u>
TOTAL HOME CONSTRUCTION COSTS		\$ 109,508
TOTAL COST OF HOME AND LAND	\$ 164,508 - \$ 174,508	

B. Governmental Constraints

1. Planning Process and Fees

State and local planning and development laws and processes also add to the cost of new housing and development. Table 6 shows the time and fees required to process various planning permit applications in Amador City.

Environmental review of new development projects can be costly and time consuming. An Environmental Impact Report costs \$50,000 or more and may take up to 15 months for completion and review. In addition, the California Department of Fish and Game now charges \$850 for review of EIRs and \$1,250 for review of negative declarations for projects which may impact fish or wildlife.

2. Zoning and Land Use Controls

Policies in the Amador City General Plan and regulations in the City's zoning ordinance contain land use controls which affect sizes of housing lots, types of dwelling allowed, housing density and location, etc. which may impact the availability and affordability of housing. As shown in Table 7, Zoning Inventory, the R-1, single family residential zone and RS, single family land use designation, allow a density of 6.25 units per acre or 1 unit per 7000 square feet. This is more restrictive than other communities in Amador County such as Ione or Plymouth which allow 1 unit per 6000 square feet. In similar zones side yard setback requirements in residential zones are 5 feet for interior lots and 12 feet for corner lots. The SP zone allows flexibility and modifications to parcel area, building coverage, parcel width, setbacks and parking requirements, but overall residential density cannot exceed 1 unit per 7000 square feet.

Parking requirements in the City's zoning ordinance are 1 space per residential unit which is generally less than other communities in the foothills.

The City's zoning ordinance allows second family units on R-1 zones, but requires a minimum lot area of 12,000 square feet and 6000 square feet per dwelling and special use permit approval. Additional dwelling units are also allowed in R-2 zoned lots with an area of 9000 square feet or greater with a special use permit. The density requirements and special use permit requirements for second units could be considered excessive and costly, but are necessary for addressing public safety concerns.

Although the land use controls discussed here may restrict housing development, they are usually needed to address public health and safety concerns. In addition despite the density controls, Table 7 shows that there is generally enough residentially zoned area available to meet projected housing needs for the next five years.

3. Improvement Requirements and Costs

Since the passage of Proposition 13, new developments, in most communities, are being required to build or pay for such off-site improvements as road or road improvements, traffic controls, storm drainage facilities, water system improvements, schools, etc. There has been very little development in Amador City in the past years, but it is expected that any new development projects would be required to install similar types of off-site improvements. These costs are usually passed on to prospective homeowners and renters.

4. Other Development Fees

In addition to planning and environmental fees, other development related fees are imposed on new developers. These fees include facilities participation fees, Amador County Water Agency (A.C.W.A.) water fees, building permit fees, and school impact fees as shown in Table 6. Total cost for these upon new lot development is \$1,920 plus an average of \$3,508 on new home construction. All impact fees must be paid by home builders or owners at the time a building permit is issued, which directly increases the cost of housing.

It should be noted, however, that fees paid in Amador City (approximately \$5,428 for a new lot and house) are generally far lower than other communities. For example, total combined fees paid for a new lot/parcel and home are approximately \$11,500 in Sutter Creek, \$12,000 in Plymouth and \$3,000 to \$8,000 in unincorporated Amador County. Fees in many of the state's more urbanized jurisdictions are as high as \$20,000 to \$30,000 per lot or parcel.

TABLE 6

CITY OF AMADOR CITY
Planning and Development Impact Fees

<u>Permit/Service</u>	<u>Fee</u>	<u>Estimated*</u> <u>Processing Time</u>
Tentative Map	\$200 + 4% of lot	3 - 15 months
Final Map	\$200 + \$5/lot,	2 months
General Plan Amendment and Zone Change	\$500	3 months
Variance	\$200	3 months
Use Permit	\$150 + costs in excess	3 months
Negative Declaration	\$75 + direct costs	3 - 6 months
EIR	\$500 + direct costs	3 - 15 months
Building Permit		
School Impact Fee**	\$1.58/sq. ft. for new residential develop- ment	
Facilities		
Participation		
Charges for Storm Drainage, Streets, Fire, Bridges and Essential Services		
Residential Units	\$300--\$450/dwelling unit	
Amador County Water Agency		
--Participation Fee	\$1,920/residential unit	
--Meter Set Fee	\$530/residential unit	

(Larger development may be charged on a percentage basis)

*Due to the limited amount of development activity, the actual processing times are unknown. The time lengths shown are estimates.

**Imposed by Amador County School District

C. Removing Constraints

In Sections A and B above several constraints upon housing were identified which make it difficult for the City's housing needs to be met. Policy C listed in Section XI, Housing Program and its implementation programs, are aimed at minimizing these identified constraints.

VIII. AVAILABILITY OF SITES

An inventory of available unbuilt sites in Amador City indicates that there are sufficient sites available to meet projected and designated housing needs by 1997, but that additional area should be zoned for multifamily use.

There are approximately 59 undeveloped lots currently in Amador City. Approximately 56 of these have zoning which would allow residential use.

Table 7 provides a summary of lands in Amador City divided into zoning categories and lists the maximum density that could be allowed for each category. The inventory shows that 98% (152 acres) of the City has a zoning classification which would allow residential use. Approximately 33% (51 acres) of the City is zoned for single family residences and has a current unbuilt capacity of approximately 37 residences requiring no discretionary permit. Further subdivision of this land could increase the unbuilt potential to 72 units. Approximately .1% (.2 acres) is zoned for multi-family use and 6% (9 acres) is zoned commercial, which allows single family and multi-family dwellings, providing a total unbuilt capacity of 45 multi-family units. In addition, 12% of the City (18 acres) is zoned for planned development. Planned development zoning allows for a variety and combination of land uses, including residential which is prearranged through a development agreement with the City.

Although there is capacity for 43 new multifamily units in the commercial zones and potential for 110 units in areas zoned for planned development, other uses are allowed in these zones so that the construction of multifamily units is not assured. Since only 1% of the City is zoned specifically for multifamily use and provides an unbuilt capacity of only 2 units, additional area should be zoned for multifamily use.

Although the City's zoning ordinance apparently allows manufactured homes in residential zones as required by State law, the City also has a manufactured home combining zone to designate residential areas suitable and compatible for manufactured homes. The City's current zoning map does not make use of this zone. Use of the combining zone may not be desirable for providing affordable housing since its use could result in the segregation of lower priced manufactured homes from other conventional single family houses.

TABLE 7
RESIDENTIAL
GENERAL PLAN LAND USE AND
ZONING INVENTORY

<u>Land Use Designation/ Zone*</u>	<u># of Acres</u>	<u>Residential Density Range</u>	<u>Dwelling Unit Capacity**</u>	<u>Est. Unbuilt Dwelling Unit Capacity**</u>
RS, Residential Single Family/ R-1, One Family Zone	51	1 unit/7000 sq. ft.	113	37
RM, Residential Multiple Family/R-2, Two Family Dwelling Zone	less than 1 acre	1 unit/3500 sq. ft.	2	2
A, Agricultural/ A-T, Agriculture Transition Zone	91	1 unit/acre	10	7
Special Planning*** SP, Special Plan- ning/SP, Special Planning Zone	18	1 unit/7000	112	110
C, Commercial/ C-2, Commercial***	9	1 unit/1000 sq. ft.	196	43
Non-residential	3	N/A	-0-	-0-
Total	173		433	199

*In addition to the zones listed above, the City has an R-3, Limited Multiple-Family Dwelling Zone which allows 1 unit per 1500 square feet; a R-4, Multiple-Family Dwelling Zone which allows 1 unit per 1000 square feet; a C-1, Limited Commercial Zone which allows up to 1 dwelling unit per 1000 square feet and a MH, Manufactured Home Combining Zone. These zones, however, are not currently used on the City's zoning map.

**Does not include potential for further subdivision given City approval.

***Allows both single family and multiple family dwelling units.

There appears to be sufficient water and sewer services in the City to supply the construction needs for the next five years. The City's sewage and waste water plant currently has the capacity (300,000 gallons) to double the size of the City. Water service is provided to Amador City by the Amador County Water Agency (A.C.W.A.). According to A.C.W.A., there is sufficient water available to serve Amador City's housing needs for the next 5 years.

State Government Code 65583 requires local governments to identify sites for emergency shelters and transitional housing in order to give the jurisdiction adequate time to plan for and assist in development of housing for the homeless if it is determined that there is a need for an emergency shelter. There are currently no sites or zoning categories specifically designated in the City zoning ordinance to meet any future homeless shelter or transitional housing needs. Policy I and its implementation measure in the housing program in Section XI are aimed at addressing this concern.

IX. CONSERVING EXISTING HOUSING STOCK

In addition to the creation of new housing, the City's existing affordable housing should be retained in order to meet housing needs. Table 8 shows the City's quantified objectives for conserving existing housing stock in the 1990-1997 planning period.

A. Rehabilitation Programs

It is estimated that there will be 22 homes in need of rehabilitation by 1997 and 8 in need of replacement. In past years the City has been able to secure Community Development Block Grant (CDBG) funds for rehabilitation of older homes that are occupied by lower income households. Between 1983 and 1985 20 homes in Amador City were rehabilitated using CDBG funds. Since 1985 the City has lacked the funding needed to pursue additional CDBG funding.

B. Section 8 Subsidies

Amador County presently has 57 HUD Section 8 certificate countywide which are provided to qualified low income households to pay rental costs. As of 1991, there were no households in Amador City using Section 8 certificates. The City should encourage the County to maintain the available Section 8 certificates in order to help conserve existing affordable units countywide.

C. Energy Conservation/Weatherization

Weatherization is another means of conserving the City's existing housing stock and its affordability. The Amador-Tuolumne Community Action Agency (A-TCAA) weatherized 1015 units in Amador County between 1986 and 1990. Approximately 30% of the

housing units weatherized by the A-TCAA were lower income owner units and approximately 70% were occupied by lower income renters. Federal funding for weatherization, though, is gradually being reduced. A 40% cut in funding is expected in 1992.

The City also enforces Title 24 of the State Building Code which has energy conservation requirements for new housing.

D. Redevelopment

State law requires that sites having potential for redevelopment be addressed in the housing element. Redevelopment is a tool local agencies can use to preserve and upgrade deteriorating areas in the community. It can assist in the provision of housing through site acquisition, financing property purchases and rehabilitation. Redevelopment creates funding for affordable housing development activities such as acquisition of building sites, construction of lower income housing, preservation of units affordable to lower income households at risk of converting to market rate units and rehabilitation of older structures.

The Amador City currently has no redevelopment agency nor district. Given the small size of the City and its commercial area, establishment of a redevelopment district is probably not feasible.

E. Lower Income Units at Risk of Converting to Market Rate Units - July 1992 Through July 1997

State Government Code 65583 requires housing elements to provide an inventory of subsidized units at risk of conversion to market rates and an analysis and program to preserve the units. There are currently no low income multifamily units in Amador City which are at risk of conversion to market rates. The City has not issued mortgage revenue bonds, has not approved any density bonuses with financial assistance, does not have an in-lieu fee program and has not assisted multifamily housing with redevelopment or CDBG funds (other than rehabilitation of single family residences). In addition, there are no units in the unincorporated County listed in the Inventory of Low Income Rental Units Subject to Termination of Federal Mortgage and/or Rent Subsidies by the Year 2008* nor the Inventory of Federally Subsidized Low-Income Rental Units at Risk of Conversion prepared by the California Coalition for Rural Housing Project, nor the Inventory of California FmHA Section 515 Projects With Loans Approved Prior to December 21, 1979 prepared by HCD.

*There is a project shown on this list with an address in Amador City. HUD has verified that this is incorrect. This project is actually located in San Andreas, California.

X. STATE AND FEDERAL FUNDING PROGRAMS

There are many State and Federal funding programs available to assist in the financing of the construction and/or rehabilitation of affordable housing. Eligible applicants for the funds are usually local government agencies, non-profit corporations or for-profit corporations, but a few programs do allow individuals to apply. Unfortunately, the competition for funding in many of the programs may be high. The criteria required to use the funds may be difficult to meet and funding for some programs may not always be available. A selection of some of the programs available is described below.

California Homeownership Assistance Program (CHAP). CHAP provides up to 49% of the purchase price of a home in the form of a mortgage participation loan with an institutional lender. The buyer provides a down payment and pays closing costs. Private lenders finance the balance of the purchase price with a conventional loan. When the home is sold, the state loan amount and a proportional share of the equity are repaid to the CHAP revolving loan fund.

Funding may be used to assist: renters who might be displaced by condominium conversion to purchase their units; mobilehome park residents to purchase their spaces if the park is converted to a stock cooperative; buyers of factory-built housing or mobilehomes developed on permanent foundations; and stock cooperatives or non-profit corporations to develop or purchase mobilehome parks. Request for Proposals are issued as funds become available.

For more information contact: HCD, Homeownership Loan Unit
(916) 445-0110.

Home Mortgage Purchase Program. CHFA issues tax-exempt bonds to provide low interest loans to low and moderate income people who are first time home buyers. Lending institutions will apply on behalf of the eligible income groups. These loans may be used for new construction or resale of existing homes in target areas.

For more information contact: California Housing Finance
Agency
1121 "L" Street
Sacramento, CA 95814
(916) 322-3991

Rural Housing Home Improvement Loan Program (FmHA Section 502). This program provides eligible applicants with below market rate loans for home repairs, financial assistance in purchasing a new home or manufactured housing, new housing construction, refinancing under special conditions, and/or room additions. Eligible applicants must be low income groups and must reside in the home once rehabilitation is completed.

For more information contact: Farmers Home Administration
(209) 946-6244

Mobilehome Park Assistance Program (MPAP). To preserve affordability for low income mobilehome park residents, MPAP provides financial and technical assistance for the resident purchase of mobilehome parks. Assistance is provided to low income park residents or to the organization formed by the park residents.

The per annum interest rate for MPAP loans is 7%. Conversion loans for purchase and conversion of parks must be repaid in three years. Repayment of blanket and individual loans used to reduce housing costs for low income residents may be scheduled for up to 30 years.

For more information contact: HCD, Homeownership Loan Unit
(916) 445-0110

Farmers Home Administration Rural Rental Housing Program (FmHA Section 515). Loans to public and private limited profit and non-profit sponsors for construction or rehabilitation of rental and cooperative housing, purchase of an existing facility where substantial rehabilitation is involved, or purchasing manufactured housing for the Targeted Income Group.

For more information contact: Farmers Home Administration
(209) 946-6244

Rental Housing Construction Program (RHCP). RHCP awards funds to local government agencies and for- and non-profit sponsors of new construction rental housing projects. To provide affordable units for low income households, rents for the units are reduced for 40 (or longer) years by a one-time, low interest loan for development and construction costs. The number of assisted units in each project must be at least 30% of the total number of units. RHCP is funded by the sale of bonds authorized by the Housing and Homeless Bond Act of 1988 (Proposition 84). The program is expected to start receiving applications in the winter of 1990. Applications will be submitted on a continuous basis. Awards will be announced on a quarterly basis.

For more information contact: HCD, (916) 327-2864

Family Housing Demonstration Program (FHDP). A component of the Rental Housing Construction Program FHDP awards funds for new construction or acquisition and rehabilitation of rental housing for low income households, primarily families. Funding is available for either congregate or conventional rental unit development. Rental projects must include support services such as child care, job training and employment services. Rents for the lower income units are reduced for 30 years by a one-time, zero interest, deferred payment loan that decreases construction and operating costs. FHDP is funded by the sale of bonds authorized by the Housing and Homeless Bond Act of 1988

(Proposition 84) and is expected to start receiving applications in the winter of 1990. Applications will be submitted on a continuous basis. Awards will be announced on a quarterly basis.

For more information contact: HCD, (916) 327-2864

Predevelopment Loan Program [Urban & Rural] (PLP). PLP provides 7% loans to local government agencies and non-profit corporations to pay predevelopment costs incurred in developing low income housing. Eligible predevelopment costs include, but are not limited to: site control, engineering studies, architectural plans, application fees, legal services, permits, bonding, and site preparation. The loan term is two years.

Loans are also made for site acquisition to land bank sites for future low income housing development. The term for these loans is three years. Applications are accepted on a continuous basis.

For more information contact: HCD, (916) 445-0877

California Self-Help Housing Program (CSHHP). Technical assistance grants are available from CSHHP for local government agencies and non-profit corporations to assist low and moderate income families to build and rehabilitate their homes with their own labor. Mortgage assistance funds are available for low income households to help reduce the cost of self-help home financing.

Technical assistance funds may be used to pay for training and supervision of self-help builders, project planning, and loan packaging. Applications for funds are accepted on a continuous basis.

For more information contact: HCD, (916) 445-0110

Farmers Home Administration Self-Help Housing (FmHA Sections 523 and 524). Grants to non-profit organizations to provide technical assistance funds to Targeted Income Group members who build their own housing under FmHA Section 502 and provides some loans for land acquisition and off-site improvements limited to self-help construction. Section 524 provides for land acquisition and off-site improvements to self-help sponsors, public agencies, and private non-profit organizations, not necessarily tied to self-help housing.

For more information contact: Farmers Home Administration
(209) 946-6244

Department of Housing and Urban Development Low Income Rental Assistance (HUD Section 8). Provides rent subsidies for Targeted Income Group occupants of Section 202 projects (see below) and existing units.

For more information contact: The HUD Area Office in San Francisco

Department of Housing and Urban Development Direct Loans for Elderly and Handicapped Housing (HUD Section 202). Provides long term direct loans to private, non-profit sponsors to finance new construction for elderly and handicapped Targeted Income Group members.

For more information contact: HUD Area Offices located in
Los Angeles, San Francisco,
Sacramento, San Diego, and
Fresno

Senior Citizens Shared Housing Program (SCSHP). SCSHP has three components all of which award funds using a Request for Proposal process. The "Match-up Shared Housing" component awards grants to local government agencies and non-profit corporations to assist seniors to find others with whom they can share housing. Services funded by the grants include: outreach, information and referral, client counseling, placement and follow-up.

The "Technical Assistance" component awards grants to experienced shared housing provider organizations to train other organizations to start a new program or to improve an existing program. Funds can be used to provide conferences, workshops, and consultation, and may be used to produce training materials.

The "Senior Shared Group Resident" component awards grants for starting a shared group residence. Funds may be used for reasonable and necessary costs including, but not limited to: first and last months rent; damage, cleaning, security and utility deposits, vacancy reserve; minor necessary renovations; and related administrative costs. The residence must be occupied by three or more unrelated adults. At least 50% of the residents must be 60 years of age or older.

For more information contact: HCD, (916) 327-3748

Permanent Housing for the Handicapped Homeless Program (PHHHP). On behalf of sponsors of multi-unit and group home projects developed for the disabled homeless, the Department will apply to the U.S. Department of Housing and Urban Development (HUD) for grants authorized by the Stewart B. McKinney Homeless Assistance Act of 1987 (amended in 1988).

HUD will provide up to 50% of total project costs. Matching funds of at least 50% must be provided by non-federal sources. When available, HCD funds are allocated by the California Housing Rehabilitation Program (see below) to be used as a portion of the required match. Projects using combined funds must conform to HUD and HCD requirements. Eligible sponsors are private non-profit organizations and public housing agencies. Activities eligible for funding are acquisition, rehabilitation, and operations. Project sponsors must be able to provide supportive services. When funds are available, awards are made using the Request for Proposal process.

For more information contact: HCD, (916) 445-6501

Emergency Shelter Program (ESP). ESP grants are made to local government agencies and non-profit corporations that shelter the homeless on an emergency basis. Eligible grant activities include: rehabilitation, expansion of existing facilities, site acquisition (lease/purchase of site or facility), equipment purchase, and vouchers and administration (no more than 5% of a single grantee award). New construction is not an eligible program activity.

Allocations are made to urban and non-urban counties based on a formula. Grants may not exceed \$500,000 or the amount allocated to the county in which the grantee is located.

In urban counties, an authorized local board of shelter service providers may distribute, rank and prioritize applications for ESP funding. Final award determination is made by ESP. Where no local board exists, applications are submitted directly to ESP. Funds are awarded using a Notice of Funding Availability (NOFA) process.

For more information contact: HCD, (916) 445-0845

Rural Housing Repair Loans and Grants Program (FmHA Section 504). Loans and/or grant funds may be used to pay the cost of repairs and improvements for a safe and sanitary unit. Costs such as repairing roofs, supplying screens, repairing or providing structural supports, and rehabilitation of manufactured housing are eligible. However, cosmetic improvements are not fundable. Applicants must be owner-occupants in rural areas who do not qualify for Section 502 loans and very low income. The combined loan and/or grant will not exceed \$7,500 for any applicant. Grants can be made to applicants over 62 years of age who lack the ability to meet Section 504 repayment terms, and are limited to a maximum of \$5,000.

For more information contact: Farmers Home Administration
(209) 946-6244

California Housing Rehabilitation Program (Owner Component). Authorized by the California Earthquake Safety and Rehabilitation Program (Proposition 77), this program funds rehabilitation of substandard low income owner-occupied homes to bring them into compliance with the California Health and Safety Code. Eligible applicants include local government and non-profit entities. the loan term is five years for non-elderly households. Elderly household loans are repaid at time of sale or transfer. Loans are at 3% simple interest on unpaid principal balance. Extension of the loan can only be made with Department approval. Applications are accepted on a continuous basis.

For more information contact: HCD, (916) 323-3178

State Community Development Block Grant (CDBG) Program. On a competitive basis, CDBG awards funds to small community applicants for a wide range of activities that primarily serve persons of low and moderate income. Funded activities include water and wastewater facilities, public services, economic development, community facilities, housing rehabilitation, new construction *under limited conditions), and community and economic development planning.

Approximately 180 communities qualify for the CDBG Program. They are cities with populations under 50,000 and counties with populations under 200,000 that do not participate in the U.S. Department of Housing and Urban Development (HUD) CDBG entitlement program.

At least 51% of the State CDBG funds must be used for housing or housing-related projects; 30% of the funds are set aside for economic development activities; 10% of the funds are set aside for community and economic development planning grants; and 1.25% of the funds are awarded to projects serving Native Americans who do not belong to a federally recognized Indian tribe or rancheria.

General and Native American funds are awarded using an annual Request for Proposal process. Economic development funds are awarded on a quarterly basis.

For more information contact: HCD, (916) 445-6000

XI. HOUSING PROGRAM

The housing program consists of goals, policies and quantified objectives to guide the City in meeting its housing needs for the next 5 years and contains implementation measures which the City should undertake to implement the policies and achieve the goals and programs. The program carries forth the goals and most of the policies and programs of the 1986 element which are still considered appropriate toward contributing to attainment of the State housing goal. In addition, new programs have been added including adoption of a density bonus ordinance and second-family unit ordinance, in order to increase the City's effort at ensuring that its construction needs for all income groups are met as specified in Table 8.

GOAL DECENT HOUSING AND A SUITABLE LIVING ENVIRONMENT FOR THE RESIDENTS OF THE CITY OF AMADOR CITY

Policy A Provide adequate sites for housing development for identified present, projected future and unforeseen needs

Program 1. The General Plan Land Use Map designates land for long term development, including for housing development. The map shall be reviewed every 3 years to determine if it needs to be updated to reflect changing needs and conditions. Implemented by the Consulting Planner and City Council.
Target dates: 1993 and 1996

Program 2. Amendment to the City's zoning ordinance will be provided as needed in order to maintain the required consistency between the general plan and zoning. This shall be a continuous program implemented by the Consulting Planner and City Council.

Program 3. The City's zoning ordinance includes provisions for planned developments which serve to maximize the use of the land. The City will continue to use this zoning tool where applicable and appropriate. This shall be a continuous program implemented by the Consulting Planner and City Council.

Program 4. The City Council shall formulate a task force consisting of Council members, representatives of local social service agencies and public representatives to review the General Plan Land Use Element and Zoning Ordinance and recommend to the Council appropriate land use designations/zones in which to allow emergency and

TABLE 8
QUANTIFIED OBJECTIVES

	<u>Very Low</u>	<u>Other Low</u>	<u>Moderate</u>	<u>Above Moderate</u>	<u>Total</u>
A. New Construction Need					
1. Special Needs Group Households					
a. Low income seniors	0	0	0	0	0
b. Low income disabled	1	0	0	0	1
c. Low income female headed w/children	2	0	0	0	2
2. Other New Construction Needs	6	7	10	5	28
Subtotal	9	7	10	5	31
3. Large Families (units with 4 or more bedrooms)					8
B. Conservation of Existing Affordable Units					
1. Rehabilitation	11	11			22
2. Weatherization	5	5			10

transitional housing for the homeless in the City. The City Council shall adopt amendments to the Land Use Element and Zoning Ordinance as determined appropriate, to allow said uses. Target date: 1993

Program 5. As shown in Table 7, Zoning Inventory, only 1% of the City is zoned for multifamily use. The City Council shall direct the City's consulting planner to review the zoning map and general plan map and recommend appropriate areas for multifamily uses. One site which should be considered is Ap# 08-302-008, which is a vacant 1.16 acre parcel in the City (currently zoned Commercial). This parcel has been considered by the Council as appropriate for R-4 zoning, which allows a density of 1 unit per 1000 square feet. Assuming 50% lot buildout, it is estimated that this parcel could accomodate up to 25 multifamily units affordable to lower income households thereby meeting the projected need for 16 lower cost units.

The Council shall amend the zoning and general plan map based on the Planner's recommendations. Target date: 1993

Policy B Assist in the development of adequate housing to meet the needs of low and moderate income households.

Objective: 9 very low income units, 7 other low income units, and 10 moderate income units

Program State Government Code Section 65915 requires local governments to grant a density bonus of at least 25 percent and an additional incentive, or financially equivalent incentive, to a developer of a housing development agreeing to construct at least:

- a) 20% of the units for lower income households; or
- b) 10% of the units for very low income households; or
- c) 50% of the units for senior citizens.

State law also requires that each jurisdiction adopt an implementing ordinance which includes a procedure for evaluating preliminary applications and the types of developer incentive to be provided. The City Council shall direct City planning staff to draft a density bonus ordinance for adoption pursuant to

Policy C Strive to remove government constraints

- Program 1. The City Council shall continue its efforts at updating the City's planning permits and streamlining the City's permit procedures. Target date for completion: 1993
- Program 2. The City Council shall formally contact the Amador County Water Agency (A.C.W.A.) and request that the A.C.W.A. consider waiving or lessening its water impact fee for new low and/or moderate income housing units. Target date: 1993
- Program 3. The City Council shall continue to periodically review its development fees so that they represent a fair charge for review and processing of applications.

Policy D Conserve and Improve Existing Affordable Housing Stock

Objective: Rehabilitate 22 homes; weatherize 10 homes

- Program 1. The City Council shall continue to seek assistance from Central Sierra Planning Council toward expanding the City's CDBG housing rehabilitation program.
- Program 2. The City Council shall seek assistance from Central Sierra Planning or other appropriate agencies to prepare a plan for expenditure of the CDBG funds repaid from rehabilitation loans issued in 1983-1985. The plan should consider the use of the funds to seek funding for a new rehabilitation and weatherization program in the City. Target date: 1992

Policy E Promote the Provision of Adequate Housing for All Residents, Regardless of Race, Income, Age, Sex, or Religion

- Program 1. The Amador-Tuolumne Community Action Agency (A-TCAA) has been designated as the Fair Housing Authority for Amador County, including the City. The City shall continue to refer housing complaints to the A-TCAA.
- Program 2. The City Clerk shall obtain information on Fair Housing laws from the Department of Housing and Community Development and post it in the City meeting hall.

SECTION XII. DEFINITIONS

Affordable Housing	Housing will be considered affordable for any given income Housing classification if, for households in that income classification, the monthly purchase payment, including principal, interest, taxes and insurance, or monthly rent payment does not exceed 25% of the total gross household income.		
Community Development Block Grant (CDBG)	Pursuant to the Housing and Community Development Act of 1974, CDBGs are federally/state administered grants disbursed annually to entitlement counties based on a competitive award process. Funded activities must primarily serve persons of low and moderate income and include water and wastewater facilities, public services, economic development, community facilities, housing rehabilitation, new construction (under limited conditions), and community and economic development planning.		
Density Bonus	Density bonus means a special development incentive provided under State law, whereby a locality can agree to provide a twenty-five (25%) percent increase in residential densities in exchange for the construction of dwelling units affordable to low and moderate income households or seniors.		
Emergency Housing	Emergency housing is short term temporary housing for homeless or displaced persons.		
Equal Housing Opportunity	Equal housing opportunity means giving the chance for landownership or tenancy to all persons regardless of race, religion, sex, marital status, ancestry, national origin or color.		
HUD Section 8	A housing program administered by HUD through housing Program authorities or other agencies, which provides housing subsidy for low income renters who have been issued certificates of eligibility.		
Income Category	Income ranges established pursuant to Health and Safety Code Sections 50079.5, 50093, and 50105 which provides income ranges for a four (4) person family as follows: <table><tr><td>Very low income</td><td>Income not exceeding 50% of the median family income of the County.</td></tr></table>	Very low income	Income not exceeding 50% of the median family income of the County.
Very low income	Income not exceeding 50% of the median family income of the County.		



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SECTION XII. DETERMINATIONS

Allegations
Housing

Housing will be considered affordable for any given income housing situation if the housing is in that income classification, the monthly payments payable, including taxes and insurance, or monthly rent payment does not exceed 30% of the total gross household income.

Community
Development
Block Grant
(CDBG)

Pursuant to the Housing and Community Development Act of 1974, CDBGs are distributed annually to designated areas of distressed communities to encourage economic growth and development. CDBGs are used to fund a wide range of activities, including the construction of new and existing housing and related water and sewerage facilities, public services, economic development, community facilities, housing rehabilitation, new construction, limited operations, and community and economic development planning.

Locally Owned

Locally owned means a special development incentive provided under State law, whereby a local government agrees to provide a twenty-five (25%) percent discount in the assessment of property for the construction of housing units affordable to low and moderate income households or tenants.

Emergency Housing

Emergency housing is short-term temporary housing for homeless or distressed persons.

Special Housing
Opportunity

Special housing opportunity means giving the tenant or landowner an opportunity to all persons regardless of race, religion, sex, marital status, ancestry, national origin or ethnicity.

HUD Section 8

A housing program administered by HUD through federal law and authorized by other agencies, which provides housing subsidy for low income tenants who have been found eligible for assistance.

Income Category

Income category refers to the income level of a household. The income level is determined by the number of persons in the household and the income level of the head of household. The income level is determined by the number of persons in the household and the income level of the head of household.

Very Low Income
Low Income
Moderate Income
High Income
Very High Income